AMENDMENTS TO THE CLAIMS

This listing of claims replaces all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1 through 8.   (**Cancelled**)

9.   (**Currently Amended**)   A method for conducting an electronic financial transaction over a network using a transaction device, the method comprising:

initializing a merchant account to allow a particular merchant to make electronic financial transaction requests, the merchant account being initialized by:

operatively connecting a removable transaction storage device associated with the particular merchant with a transaction device, the transaction device being a cellular telephone;

porting an SIM ID number from the removable transaction storage device to the transaction device; and

sending an SMS message to an acquirer to initialize the merchant account, including sending an SIM ID number as merchant identifying information such that the acquirer can associate the particular merchant with the merchant identifying information in a merchant account database; and

receiving an electronic financial transaction request to authorize payment for a particular payer from the transaction device over the network, the electronic financial transaction request including merchant identifying information and transaction data acquired from the payer associated with the electronic financial transaction, the electronic financial transaction request having been generated by:

operatively connecting the [[a]] removable transaction storage device with the transaction device, the removable transaction storage device containing merchant identifying information in the form of an SIM ID number for the [[a]] particular merchant stored thereon that can be selectively ported to the transaction device that is a cellular telephone, wherein the transaction device is not permanently programmed to initiate transactions for the particular merchant such that the transaction device can be used to conduct financial transactions on behalf

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of any number of merchants upon being operatively connected to one of any number of removable transaction storage devices;

porting the merchant identifying information <u>in the form of an SIM ID number</u> from the removable transaction storage device to the transaction device;

generating the electronic financial transaction request using the merchant identifying information and the transaction data;

accessing <u>the</u> [[a]] merchant account database having information specifying a plurality of merchant accounts, each of the plurality of merchant accounts having merchant identifying information <u>in the form of an SIM ID number</u> associated therewith; and

associating the electronic transaction request with one of the plurality of merchant accounts by comparing the merchant identifying information <u>in the form of an SIM ID number</u> received in the electronic transaction request with merchant identifying information associated with each of the plurality of merchant accounts in the merchant account database.

10.   (**Currently Amended**)   The method of claim 9, wherein the transaction device receives the merchant identifying information <u>in the form of an SIM ID number</u> and the transaction information on a per transaction basis.

Claims 11 through 17.   (**Cancelled**)

18.   (Previously Presented)   The method of claim 9, wherein at least some of the transaction data is generated by the transaction device upon selection of a menu item from a menu on the transaction device.

19.   (Previously Presented)   The method of claim 9, wherein the transaction device generates at least some of the transaction data by receiving said at least some of the transaction data from a card reader.

20.   (Original)   The method of claim 9, wherein the transaction data comprises a credit card number, a credit card expiration date, and an amount.

21.   (**Currently Amended**)   The method of claim 9, wherein a plurality of external devices communicate with the transaction device through a wireless connection, each of the external devices being capable of transmitting merchant identifying information <u>in the form of an SIM ID number</u> and transaction data to the transaction device through the wireless connection.

Claims 22 through 34.   (**Cancelled**)

35.   (**Currently Amended**)   A method for conducting an electronic financial transaction over a network using a transaction device, the method comprising:

receiving an electronic financial transaction request to authorize payment for a particular payer from the transaction device over the network, the electronic financial transaction request including merchant identifying information and transaction data acquired from the payer associated with the electronic financial transaction, the electronic financial transaction request having been generated by:

operatively connecting a removable transaction storage device with the transaction device, the removable transaction storage device containing merchant identifying information <u>in the form of a SIM ID number</u> for a particular merchant stored thereon that can be selectively ported to the transaction device <u>that is a cellular telephone</u>, wherein the transaction device is not permanently programmed to initiate transactions for the particular merchant such that the transaction device can be used to conduct financial transactions on behalf of any number of merchants upon being operatively connected to one of any number of removable transaction storage devices;

porting the merchant identifying information <u>in the form of a SIM ID number</u> from the removable transaction storage device to the transaction device; and

generating the electronic financial transaction request using the merchant

identifying information <u>in the form of a SIM ID number</u> and the transaction data.